

Certificate of Notice Page 1 of 5
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Kristopher W. Kipp
 Vicki E. Kipp
 Debtors

Case No. 17-11512-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: dlv
Form ID: 318Page 1 of 3
Total Noticed: 84

Date Rcvd: Dec 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2017.

db/jdb +Kristopher W. Kipp, Vicki E. Kipp, 305 Faith Drive, Blandon, PA 19510-9604
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13877340 +APEX ASSET MANAGEMENT, 2501 OREGON PIKESUITE 120, LANCASTER, PA 17601-4890
 13877343 BB&T, BB&T CREDIT DISPUTPO BOX 1847, WILSON, NC 27894
 13877342 +BB&T, 5220 Kutztown Rd, Temple, PA 19560-1245
 13877344 +CALIBER HOME LOANS, 715 S METROPOLITAN, OKLAHOMA CITY, OK 73108-2088
 13877348 Citibank (South Dakota) N.A., P.O. Box 6191, Sioux Falls, SD 57117-6191
 13877352 +DISCOVER FINCL SVC LLC, c/o Michael Dougherty, Esquire, 170 S Independence Mall W Ste 874, Philadelphia, PA 19106-3334
 13877353 +ERC, Po Box 1259, Dept. 98696, Oaks, PA 19456-1259
 13984507 +EZ Pass, c/o Professional Account Management, POB 430, Milwaukee, WI 53201-0430
 13984506 +EZ Pass, c/o Linebarger Goggan Blair & Sampson, POB 90128, Harrisburg, PA 17109-0128
 13877355 +General Service Bureau, P.O. Box 641579, Omaha, NE 68164-7579
 13983286 +George M. Lutz, Esquire, Hartman, Valeriano, Magovern & Lutz, PC, 1100 Berkshire Blvd., Suite 301, Wyomissing, PA 19610-1292
 13884458 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
 13877357 +Integrated Medical Group, PC, 82 Tunnel Road, Pottsville, PA 17901-3869
 13877358 +JM Winston Radiology, P.O. Box 536065, Pittsburgh, PA 15253-5902
 13984508 +Keystone Kidney Associates PC, 2701 Blair Mill Road, Ste. 30, Willow Grove, PA 19090-1095
 13877361 +Lehigh Valley Hospital, Patient Accounting Department, POB 4120, Allentown, PA 18105-4120
 13877362 Lehigh Valley Physician Group, P.O. Box 1754, Allentown, PA 18105-1754
 13877364 +Meadowlands Hospital and Medical Center, 55 Meadowlands Parkway, Secaucus, NJ 07094-2977
 13877365 +Midland Funding LLC, c/o Hayt, Hayt & Landau, LLC, 123 S. Broad St., Ste. 1160, Philadelphia, PA 19109-1043
 13877366 #+Monarch Recovery Management, Inc., 10965 Decatur Road, Philadelphia, PA 19154-3210
 13984509 +New Jersey EZ Pass, Retrieval Masters Creditors Bureau, Inc., 4 Westchester Plaza Suite 110, Elmsford, NY 10523-1616
 13877370 +Northland Group Inc, P.O. Box 390846, Mail Code CPK2, Edina, MN 55439-0846
 13877369 Northland Group Inc, PO Box 390300, Mail Code UBN8, Minneapolis, MN 55439
 13877372 +Penn Credit Corp, 916 S. 14th Street, Harrisburg, PA 17104-3425
 13984510 +Penn State Health/St. Joseph Medical Ctr, POB 644168, Pittsburgh, PA 15264-4168
 13877376 +Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 13984511 +Reading Health System, c/o Convergent Healthcare Recoveries, 121 NE Jefferson Street, Ste. 100, Peoria, IL 61602-1229
 13984512 +Schuylkill Valley EMS, POB 490, Leesport, PA 19533-0490
 13877377 +Shawn Kipp, 305 Faith Drive, Blandon, PA 19510-9604
 13877379 +St Joseph Medical Center, PO BOX 644168, Pittsburgh, PA 15264-4168
 13877378 +St Joseph Medical Center, ATTN: Billing Department, 2500 Bernville Road, RT 183, Reading, PA 19605-9453
 13877380 St Joseph Regional Health, POB 644168, Pittsburgh, PA 15264-4168
 13877388 +Target National Bank, c/o Daniel Santucci, Esquire, 1 International Plaza, 5th Floor, Philadelphia, PA 19113-1510
 13877391 US BANK, CRA MANAGEMENTPO BOX 3447, OSHKOSH, WI 54903
 13938091 US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
 13877393 +US DEPT. OF EDUCATION/GL, 2401 INTERNATIONAL, POB 7859, MADISON, WI 53707-7859

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM Dec 23 2017 00:43:00 LYNN E. FELDMAN, Feldman Law Offices PC, 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
 smg +E-mail/Text: roberts12@dnb.com Dec 23 2017 00:42:16 Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 23 2017 00:41:57 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 23 2017 00:42:22 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13877339 +EDI: ALLIANCEONE.COM Dec 23 2017 00:43:00 Alliance One Receivables, 4850 E. Street Rd., Ste. 300, Trevose, PA 19053-6643
 13877341 E-mail/Text: bankruptcy@bbandt.com Dec 23 2017 00:41:45 BB&T, 223 WEST NASH ST, WILSON, NC 27893
 13888727 E-mail/Text: bankruptcy@bbandt.com Dec 23 2017 00:41:45 BB&T, PO BOX 1847, WILSON, NC 27894-1847
 13877345 +EDI: CAPITALONE.COM Dec 23 2017 00:43:00 CAPITAL ONE BANK USA NA, PO BOX 30281, SALT LAKE CITY, UT 84130-0281
 13877346 +EDI: CHASE.COM Dec 23 2017 00:43:00 CHASE/BANK ONE CARD SERV, PO BOX 15298, WILMINGTON, DE 19850-5298
 13877347 +EDI: CHRM.COM Dec 23 2017 00:43:00 CHRYSLER CAPITAL, PO BOX 961275, FORT WORTH, TX 76161-0275

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

13877349 EDI: CRFRSTNA.COM Dec 23 2017 00:43:00 CREDIT FIRST NATL ASSOC, PO BOX 81315, CLEVELAND, OH 44181-0315
13877350 EDI: RCSFNBMARIN.COM Dec 23 2017 00:43:00 CREDIT ONE BANK, PO BOX 98872, LAS VEGAS, NV 89193-8872
13967889 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Dec 23 2017 00:42:52 Caliber Home Loans, Inc., PO Box 24330, Oklahoma City, OK 73124-0330
13953367 EDI: BL-BECKET.COM Dec 23 2017 00:43:00 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13928216 EDI: CRFRSTNA.COM Dec 23 2017 00:43:00 Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
13877351 EDI: DISCOVER.COM Dec 23 2017 00:43:00 DISCOVER FINCL SVC LLC, PO BOX 15316, WILMINGTON, DE 19850-5316
13879709 EDI: DISCOVER.COM Dec 23 2017 00:43:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
13877354 +E-mail/Text: bankruptcy@fult.com Dec 23 2017 00:42:54 FULTON BANK, 1695 STATE ST, E PETERSBURG, PA 17520-1328
13877356 +E-mail/Text: bankruptcy.notices@hdfs1.com Dec 23 2017 00:42:45 HARLEY DAVIDSON CREDIT, 3850 ARROWHEAD DR, CARSON CITY, NV 89706-2016
13877360 +EDI: CBSKOHLS.COM Dec 23 2017 00:43:00 KOHLS DEPARTMENT STORE, PO BOX 3115, MILWAUKEE, WI 53201-3115
13907350 EDI: RESURGENT.COM Dec 23 2017 00:43:00 LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13967584 EDI: RESURGENT.COM Dec 23 2017 00:43:00 LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13877367 +E-mail/Text: rlambert@mscb-inc.com Dec 23 2017 00:41:47 MSCB, Inc., P.O. Box 1567, Paris, TN 38242-1567
13877363 +E-mail/Text: bknotices@mbandw.com Dec 23 2017 00:42:20 McCarthy, Burgess & Wolff, The MB & W Bldg., 26000 Cannon Road, Cleveland, OH 44146-1807
13966606 +EDI: MID8.COM Dec 23 2017 00:43:00 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
13877371 +E-mail/Text: Bankruptcies@nragroup.com Dec 23 2017 00:42:52 NTL RECOVERY AGENCY, 2491 PAXTON ST, HARRISBURG, PA 17111-1036
13877368 +E-mail/Text: Bankruptcies@nragroup.com Dec 23 2017 00:42:52 National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
13877373 EDI: PRA.COM Dec 23 2017 00:43:00 PORTFOLIO RECOVERY, 120 CORPORATE BLVD, NORFOLK, VA 23502
13877374 EDI: PRA.COM Dec 23 2017 00:43:00 Portfolio Recovery Assoc., Riverside Commerce Center, 120 Corporate Blvd., Ste. 100, Norfolk, VA 23502-4962
13877375 EDI: PRA.COM Dec 23 2017 00:43:00 Portfolio Recovery Associates, c/o Carrie Ann Brown, Esquire, 120 Corporate Blvd, Norfolk, VA 23502
13928934 EDI: PRA.COM Dec 23 2017 00:43:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13878016 +EDI: PRA.COM Dec 23 2017 00:43:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
13877382 +EDI: RMSC.COM Dec 23 2017 00:43:00 SYNCB/Lowes, P.O. Box 965005, Orlando, FL 32896-5005
13877383 +EDI: RMSC.COM Dec 23 2017 00:43:00 SYNCB/Pep Boys, PO Box 965036, Orlando, FL 32896-5036
13877384 +EDI: RMSC.COM Dec 23 2017 00:43:00 SYNCB/QVC, PO BOX 965005, ORLANDO, FL 32896-5005
13877385 EDI: RMSC.COM Dec 23 2017 00:43:00 SYNCB/SAMS CLUB DUAL CARD, P O BOX 965005, ORLANDO, FL 32896-5005
13877386 EDI: RMSC.COM Dec 23 2017 00:43:00 SYNCB/WALMART DUAL CARD, P O BOX 965024, ORLANDO, FL 32896-5024
13877387 EDI: RMSC.COM Dec 23 2017 00:43:00 Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
13877389 EDI: CITICORP.COM Dec 23 2017 00:43:00 THE HOME DEPOT/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
13877390 +E-mail/Text: bankruptcydepartment@tsico.com Dec 23 2017 00:42:46 TRANSWORLD SYSTEMS, POB 15520, Wilmington, DE 19850-5520
13895057 EDI: USBANKKARS.COM Dec 23 2017 00:38:00 U.S. BANK NATIONAL ASSOCIATION, BANKRUPTCY DEPARTMENT, P.O. BOX 5229, CINCINNATI, OH 45201-5229
13968818 EDI: USBANKKARS.COM Dec 23 2017 00:38:00 U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
13877394 +E-mail/Text: bgiven@wyoopto.com Dec 23 2017 00:42:52 Wyomissing Optometric Center, Inc., 50 Berkshire Court, Wyomissing, PA 19610-1219

TOTAL: 43

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13890365* +CHRYSLER CAPITAL, P.O. BOX 961275, FORT WORTH, TX 76161-0275
13877381* St. Joseph Regional Health, PO Box 644168, Pittsburgh, PA 15264-4168
13877392* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US BANK RMS CC, 205 W 4TH ST, CINCINNATI, OH 45202)

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13877359 ##+JM Winston Radiology, P.O. Box 5829, 415 Reading Avenue, Wyomissing, PA 19611-1122
13984513 ##St. Joseph Medical Center, P.O. Box 7004, Lancaster, PA 17604-7004

TOTALS: 0, * 3, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable.
Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed.
The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2017 at the address(es) listed below:

GEORGE M. LUTZ on behalf of Debtor Kristopher W. Kipp glutz@hvmlaw.com,
amerkey@hvmlaw.com;r49419@notify.bestcase.com
GEORGE M. LUTZ on behalf of Joint Debtor Vicki E. Kipp glutz@hvmlaw.com,
amerkey@hvmlaw.com;r49419@notify.bestcase.com
JEROME B. BLANK on behalf of Creditor Caliber Home Loans, INC. paeb@fedphe.com
JOSEPH ANGEO DESSOYE on behalf of Creditor Caliber Home Loans, INC. paeb@fedphe.com
KARINA VELTER on behalf of Creditor Caliber Home Loans, INC. amps@manleydeas.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,
ecf_frpa@trustee13.com
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.epiqsystems.com
MATTEO SAMUEL WEINER on behalf of Creditor Harley-Davidson Credit Corp bkgroup@kmllawgroup.com
PETER E. MELTZER on behalf of Creditor BB&T bankruptcy@wqlaw.com, state@wqlaw.com
THOMAS YOUNG.HAE SONG on behalf of Creditor US Bank National Association pa.bkecf@fedphe.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG on behalf of Creditor Santander Consumer USA, Inc. dba Chrysler Capital
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 12

Information to identify the case:

Debtor 1 **Kristopher W. Kipp**
First Name Middle Name Last Name
Debtor 2 **Vicki E. Kipp**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8580**
EIN **-----**
Social Security number or ITIN **xxx-xx-8685**
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **17-11512-ref**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kristopher W. Kipp

Vicki E. Kipp

12/22/17

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.